

AMENDMENT TO THE SPECIFICATION

Please amend the paragraph beginning on page 5, line 10 to line 26 in accordance with the following replacement paragraph:

Intranet system 10 is linked to any number of users 20 via communication system 22 with wide area networks (WAN), local area networks (LAN), and other private networks or the Internet. Communication system 20 may also utilize conventional token ring connectivity, Ethernet, or other conventional communications standards. Where users 20 are connected to intranet system 10 via the Internet, connectivity is provided by conventional TCP/IP sockets-based protocol. In this instance, users 20 establish connectivity to intranet system 10 through web sites accessible over the Internet by a user 20 via an external Internet service provider. In this environment, all data is preferably encrypted, e.g., with 128-bit encryption techniques, to ensure account integrity will be maintained. Advantageously, system 10 provide an advanced technology platform with a stable, fast operating environment, easy accessibility and usability, and the flexibility of remote computing. In addition, system 10 may be linked to other outside systems as, for example, those described in the co-pending U.S. applications entitled "Systems for Providing Financial Services", Serial No. 09/696,693, and "Browser Interface and Network Based Financial Service System-", Serial No. 09/712,358, each of which is hereby incorporated herein by reference.

Please amend the paragraph beginning on page 13, line 30 to page 14, line 13 in accordance with the following replacement paragraph:

Controller 84 may also indicate that a password change is required, i.e., it is about to expire based on information from the security server. At this ~~time~~, time, a move/add/change (MAC) function 93 notifies the user that a password-reset operation has been performed and the password must be changed. The password may be changed in any conventional way of inputting a new password with a confirmation. MAC function 93 also updates a security function with new or revised user names, entitlement, social security functions, advisor identification number (where appropriate), identification for market data entitlements, and satellite branch identifiers (where appropriate), as well as an email alias and title. The MAC

function is a single entry point to fully add or remove a user from all required security or distributed systems that support platform functionality. Additionally, details on the MAC functionality are provided in the copending U.S. applications entitled “Browser Interface and Network Based Financial Service System,” Serial No. 09/712,358, and “Systems for Providing Financial Services”, Serial No. 09/696,693, both of which are expressly incorporated herein by reference.